

**IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

RICK J RAUCH
TINA M RAUCH
Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant
vs.
No Respondents.

Case No.:15-70022 JAD

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

April 27, 2020

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 01/12/2015 and confirmed on 2/27/15 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		70,251.94
Less Refunds to Debtor	176.41	
TOTAL AMOUNT OF PLAN FUND		70,075.53

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	3,529.00	
Trustee Fee	2,894.19	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		6,423.19

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	PENNYMAC LOAN SERVICES LLC Acct: 6179	0.00	47,153.51	0.00	47,153.51
	PENNYMAC LOAN SERVICES LLC Acct: 6179	1,631.25	1,631.25	0.00	1,631.25
	FIRST COMMONWEALTH BANK* Acct: 5556	8,939.09	8,939.09	1,465.25	10,404.34
					59,189.10

Priority					
	KENNETH P SEITZ ESQ Acct:	3,529.00	3,529.00	0.00	0.00
	RICK J RAUCH Acct:	0.00	0.00	0.00	0.00
	RICK J RAUCH Acct:	143.34	143.34	0.00	0.00
	RICK J RAUCH Acct:	0.00	0.00	0.00	0.00
	RICK J RAUCH Acct:	33.07	33.07	0.00	0.00
	LAW OFFICES OF KENNETH P SEITZ Acct:	0.00	0.00	0.00	0.00

*** NONE ***

Unsecured					
	BANK OF AMERICA NA** Acct: 7291	9,184.33	1,123.89	0.00	1,123.89
	CHASE/JPMORGAN CHASE(*)++ Acct: 9628	0.00	0.00	0.00	0.00
	ECAST SETTLEMENT CORP Acct: 5569	8,020.00	981.41	0.00	981.41
	ECAST SETTLEMENT CORP Acct: 4100	2,835.44	346.97	0.00	346.97
	DISCOVER BANK(*) Acct: 8846	16,000.02	1,957.92	0.00	1,957.92
	PRA RECEIVABLES MANAGEMENT LLC -	433.50	53.05	0.00	53.05

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 3782				
	KML LAW GROUP PC*	0.00	0.00	0.00	0.00
	Acct:				
					<hr/> 4,463.24

TOTAL PAID TO CREDITORS

63,652.34

TOTAL	
CLAIMED	0.00
PRIORITY	10,570.34
SECURED	36,473.29

Date: 04/27/2020

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
 CHAPTER 13 TRUSTEE WD PA
 600 GRANT STREET
 SUITE 3250 US STEEL TWR
 PITTSBURGH, PA 15219
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 cmecf@chapter13trusteedpa.com

Certificate of Notice Page 4 of 6
IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

RICK J RAUCH
TINA M RAUCH
Debtor(s)

Ronda J. Winnecour
Movant
vs.
No Repondents.

Case No.:15-70022 JAD

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

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 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Rick J Rauch
 Tina M Rauch
 Debtors

Case No. 15-70022-JAD
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-7

User: jfur
 Form ID: pdf900

Page 1 of 2
 Total Noticed: 16

Date Rcvd: Apr 29, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 01, 2020.

db/jdb	+Rick J Rauch, Tina M Rauch, 629 Elm Avenue, Clearfield, PA 16830-2139
cr	+PennyMac Loan Services, LLC, c/o Aldridge Connors LLP, Fifteen Piedmont Center, 3575 Piedmont Road, N.E., Suite 500, Atlanta, GA 30305-1636
13979905	+BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
	(address filed with court: Bk Of Amer, Po Box 982235, El Paso, TX 79998)
13985551	+Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
13979907	+Citi, Po Box 6241, Sioux Falls, SD 57117-6241
14033799	ECAST SETTLEMENT CORPORATION, ASSIGNEE, OF CITIBANK, N.A., POB 29262, NEW YORK, NY 10087-9262
14025420	+PENNYMAC LOAN SERVICES, LLC, 6101 CONDOR DRIVE SUITE #200, MOORPARK, CA 93021-2602
13979910	+Pennymac Loan Services, 6101 Condor Dr, Moorpark, CA 93021-2602
14643723	eCAST Settlement Corporation, PO Box 29262, New York NY 10087-9262

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

13983726	E-mail/Text: mrdiscen@discover.com Apr 30 2020 03:00:26 Discover Bank,
	DB Servicing Corporation, PO Box 3025, New Albany, OH 43054-3025
13979908	+E-mail/Text: mrdiscen@discover.com Apr 30 2020 03:00:26 Discover Fin Svcs Llc,
	Po Box 15316, Wilmington, DE 19850-5316
13979909	+E-mail/Text: bankruptcynotice@fcbanking.com Apr 30 2020 03:00:27 First Commonwealth Ban,
	601 Philadelphia St, Indiana, PA 15701-3952
13983685	+E-mail/Text: kpenn@lenderlaw.com Apr 30 2020 03:01:45 First Commonwealth Bank,
	c/o Kirsten S. Penn, Esquire, McGrath McCall, P.C., Three Gateway Center, Suite 1375, 401 Liberty Avenue, Pittsburgh, PA 15222-1000
13979906	E-mail/PDF: ais.chase.ebn@americaninfosource.com Apr 30 2020 03:06:41 Chase Card,
	Po Box 15298, Wilmington, DE 19850
14050011	E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Apr 30 2020 03:06:05
	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
13979911	+E-mail/PDF: gecsed@recoverycorp.com Apr 30 2020 03:05:55 Synch/Lowes, Po Box 965005,
	Orlando, FL 32896-5005

TOTAL: 7

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr	PennyMac Loan Services, LLC
cr	Pennymac Loan Servicing, LLC
cr	##+First Commonwealth Bank, c/o McGrath McCall, P.C., Three Gateway Center, Suite 1375, 401 Liberty Avenue, Pittsburgh, PA 15222-1004

TOTALS: 2, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 01, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 27, 2020 at the address(es) listed below:

James Warmbrodt	on behalf of Creditor	PennyMac Loan Services, LLC	bkgroup@kmlawgroup.com
Jeremy J. Kobeski	on behalf of Creditor	Pennymac Loan Servicing, LLC	pawb@fedphe.com
Kenneth P. Seitz	on behalf of Debtor	Rick J Rauch	thedebterasers@aol.com
Kenneth P. Seitz	on behalf of Joint Debtor	Tina M Rauch	thedebterasers@aol.com

District/off: 0315-7

User: jfur
Form ID: pdf900

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Total Noticed: 16

Date Rcvd: Apr 29, 2020

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

Kirsten S. Penn on behalf of Creditor First Commonwealth Bank kpenn@lenderlaw.com
Mario J. Hanyon on behalf of Creditor Pennymac Loan Servicing, LLC pawb@fedphe.com
Office of the United States Trustee ustpreregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteewdpa.com
Thomas Song on behalf of Creditor Pennymac Loan Servicing, LLC pawb@fedphe.com
TOTAL: 9